Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Jessenia First name	First name
	identification (for example, your driver's license or passport).	Esther Middle name	Middle name
	Bring your picture identification to your meeting	DeJesus Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	All other names you have used in the last 8	First name	First name
	years	riist iame	riist name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 digits of your Social Security	xxx - xx - <u>6017</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	racinitioation number	9 xx - xx	9xx - xx

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Document DeJesus Jessenia Esther Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	2434 N Monitor Ave Number Street	If Debtor 2 lives at a different address: Number Street
		Unit 1st FI Chicago IL 60639 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Jessenia Debtor 1

Esther

Document DeJesus

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Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file	Filing for I	Bankruptcy (Form 2010		Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box.	
	under	■ Chap				
		☐ Chap				
		☐ Chap				
			13			
8.	How you will pay the fee	local yours subm	court for more detail self, you may pay wit	s about how you may th cash, cashier's che on your behalf, your	n. Please check with the clerk's office in your y pay. Typically, if you are paying the fee eck, or money order. If your attorney is attorney may pay with a credit card or check	
				·	noose this option, sign and attach the ee in Installments (Official Form 103A).	
		By la less t pay t	w, a judge may, but than 150% of the offi he fee in installment	is not required to, wa icial poverty line that s). If you choose this	uest this option only if you are filing for Chapter 7 sive your fee, and may do so only if your income i applies to your family size and you are unable to option, you must fill out the <i>Application to Have t</i> (3B) and file it with your petition.	s
9.	Have you filed for bankruptcy within the	■ No	None			
	last 8 years?	☐ Yes.	District None	When _	Case Number MM / DD / YYYY	
			District None	When	Cose Number	
			District 110110	When _	Case Number MM / DD / YYYY	
			District	When	Case Number	
			District		MM / DD / YYYY	
10.	Are any bankruptcy	■ No				
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you	
	not filing this case with you, or by a business				Case Number, if known	
	parter, or by affiliate?					
					Relationship to you Case Number, if known	
			District	when _	MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obt residence?	tained an eviction judgm	nent against you and do you want to stay in your	
			■ No. Go to line 1 □ Yes. Fill out <i>Init</i> this bankruptcy	ial Statement About an	Eviction Judgment Against You (Form 101A) and file it	with

Debtor 1 Jessenia Esther Document DeJesus Page 4 of 62

Case Number (if known) ______

12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as			Name of business, if any					
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street						
			City				State	Zip Code
			Check the appropriate		•			
			☐ Health Care Busi☐ Single Asset Rea	•	•	,		
			☐ Stockbroker (as o	defined in 11 U	.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined	in 11 U.S.C. § 101(3))		
			☐ None of the abov	e				
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	11, but I am N				
Par	Report if You Own or Ha	ve Any Hazard	ous Property or Any Prop	erty That Need	ls Immediate Attent	ion		
4.	Do you own or have any	No.						
	property that poses or is alleged to pose a threat of imminent and	Yes.	What is the hazard?					
	indentifiable hazard to public health or safety?							
	Or do you own any property that needs immediate attention? For example, do you own		If immediate attention is	needed, why i	s it needed?			
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							
			Where is the property? _	Number	Street			
				City			Stat	te ZIP Code

Document

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Debtor 1

Jessenia

Esther

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

bout Debtor 1:		

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing at	out
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-09300 Entered 03/17/16 17:00:25 Filed 03/17/16 Doc 1

Desc Main Document DeJesus Page 6 of 62 Jessenia Esther Debtor 1 Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have? Are you filing under Chapter 7? Do you estimate that after any exempt property is	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or invention of the incurrence of	r consumer debts? Consumer debts are deprimarily for a personal, family, or household primarily for a personal family family for a personal family, or household primarily for a personal, family, or household primarily for a personal family for a personal family for a personal family	s that you incurred to obtain ss or investment.
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■No. □Yes.		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Pa	Tt 7: Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I this document, I have obtained an I request relief in accordance with I understand making a false stater	I declare under penalty of perjury that the information of the first that I may proceed, if eligible inderstand the relief available under each chap did not pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 342() the chapter of title 11, United States Code, sponent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up di 3571.	e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection
		Signature of Debtor 1	Signa	ture of Debtor 2
		Executed on 03/15/2016 MM / DD		tted on

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Debtor 1	Jessenia	Esther	DeJesus	Case Number (if known)
	First Nama	Middle Name	Last Namo	

For your attorney, if you are represented by one if you are not represented

by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Laura R. Caputo	Date	Date:	03/17/2016
Signature of Attorney for Debtor	Dute	MM / DD	/ YYYY
Laura R. Caputo			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	L.	60603	3
Chicago	IL State	60603 ZIP	Code
Chicago City Contact Phone 312-332-1800	State	ZIP	
City 242 222 4800	State	ZIP	Code

Fill in this information to identify your case:						
Debtor 1	Jessenia	Esther	DeJesus			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)			
Case Number						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 353,505
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 353,505
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$433,615
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$65,707
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,755.80
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,670.00

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DOCUMENT Fage 9 01 02

Debtor 1 Jessenia Esther DeJesus Case Number (if known)

Last Name

EntriesDescription <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,287.20 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

First Name

Middle Name

Fill in this ir		10200 Doc 1		Entered 03/17/16 0 of 62	17:00:25	Desc Main	
				0 01 02			
Debtor 1	Jessenia	Esther	DeJesus				
D. I. C.	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)				
Case Numbe	r					Check if t	
(If known)						amended	l filing
Official F	orm 106A/	<u>B</u>					
Schedul	e A/B: Pro	perty					12/15
ategory where esponsible for ages, write yo	e you think it fits b r supplying correct our name and case	est. Be as complete and ac t information. If more space number (if known). Answe	ccurate as possible. If two me e is needed, attach a separa	fits in more than one category arried people are filing togethe te sheet to this form. On the to the an Interest In	er, both are equall	у	
	wn or have any leg	al or equitable interest in a	ny residence, building, land	l, or similar property?			
Yes.	Describe						
			What is the property? Che	ck all that apply.	Do not deduct se	ecured claims or exemp	ptions. Put
3743 W S	Shakespeare		Single-family home		the amount of a	ny secured claims on S	Schedule D:
	ess, if available, or ot	her description	Duplex or multi-unit buildi	ng	Creditors Who F	Have Claims Secured b	y Property
			Condominium or coopera	tive	Current value	of the Current	t value of the
		 	Manufactured or mobile h	ome	entire property	? portion	you own?
Chicago		IL 60647	Land		s 350	0,000.00 s	175,000.00
City		State ZIP Code	Investment property		*		
			Timeshare		Describe the n	ature of your owner	rehin
County		 	Other			as fee simple, tenar	
			Who has an interest in the	nronerty? Check one	the entireties,	or a life estat), if kno	own.
			Debtor 1 only	property? Once one.			
			Debtor 2 only				
			Debtor 1 and Debtor 2 on	h.	Check if th	nis is a community p	property
					(see instru		
			At least one of the debtor				
			property identification num	h to add about this item, such nber:	as local		
	-	-	ur entries fro Part 1, includi	ng any entries for pages			\$175,000.00
	Describe Your Vehi						\$173,000.00
	ease, or have lega	l or equitable interest in an	ny vehicles, whether they are	e registered or not? Include any	y vehicles		
-		s. If you lease a vehicle, als sport utility vehicles, moto	•	ecutory Contracts and Unexpir	red Leases.		
No. Yes.							
	•	•	reational vehicles, other veh essels, snowmobiles, motorcycle	•			

Official Form 106A/B Record # 705811 Schedule A/B: Property Page 1 of 6

\$ 0.00

5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages

you have attached for Part 2. Write that number here-----

Debtor 1

Case 16-0930 Jessenia

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Desc Main

for Part 3. Write that number here

) er	Doc 1	Filed 03/17/16
Name		Document Last Name

Describe Your Personal and Household Items Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Linens, bedroom set, table and chairs, kitchenware \$400 400.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... TV, CD/DVD player, cell phone \$200 200.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es Describe..... Everyday clothes, coats, shoes, accessories \$150 150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$25 25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... Books, CDs, DVDs & Family Photos \$150 150.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$925.00 Debtor 1

Jessenia Case 16-09300 Esther

Doc 1

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Desc Main

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DeJesus
Document
Last Name

Part 4: Describe Four Financial Assets	
Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash	
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe	
	\$ <u> </u>
17. Deposits of money	
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No.	
Yes. Describe Account Type: Institution name:	
Other financial account Netspend Prepaid Debit	s 80.00
Tetapera Fepara Best	
	\$8 <u>0.0</u> 0
18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No.	
Yes. Describe Institution or issuer name:	
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
Yes. Describe Name of Entity and Percent of Ownership:	
	\$ 0.00
20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe Issuer name:	\$ 0.00
	\$0.0
21. Retirement or pension accounts	
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
No.	
Yes. Describe Type of account and Institution name:	\$ <u> </u>
22. Security deposits and prepayments	
Your share of all unused deposits you have made so that you may continue service or use from a company	
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No.	
Yes. Describe Institution name or individual:	
23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No.	\$0.00
Yes. Describe Issuer name and description:	
24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.	\$0.00
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No.	
Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No.	\$ <u> </u>
Yes. Describe	s 0.00
26 Patents converights trademarks trade secrets and other intellectual property	<u> </u>
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	
Yes. Describe	\$

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RestName Filed 03/17/16 Entered 03/17/16 17:00:25 Page 13 of 62 (if known) Desc Main Middle Name

27.			other general intangibles	
	Examples: I	Building permits, ex	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		
	_			\$0.00
Моі	ney or propo	erty owed to you	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28	Tax refund	s owed to you		
	No.	o onou to you		
	Yes.	Describe	Estimated 2015 tax refund and credits \$2,500	\$ 2,500.00
29.	Family sup	-		* <u></u>
	No.		um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ 0.00
30.		unts someone o	-	· <u></u>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		
31	Interest in	insurance polici	as a	\$0.00
		-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe	Term Life Insurance. No cash value. \$0	\$0.00
32.	=	-	at is due you from someone who has died	
		ie beneficiary of a i cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	Yes.	Describe		
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	\$0.00
	_	=	nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
	No.	_		
	Yes.	Describe		. 0.00
35.	Any financ	ial assets you d	id not already list	\$0.00
	No.			
	Yes.	Describe		\$0.00
36.	Add the do	llar value of all o	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. V	Vrite that numbe	er here>	\$2,580.00
		leasuibe A P	inana Balatad Busanaka Yan Oura ay Haya ay latawaat la List assassas la Part d	
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
3/.	No.	n or nave any le	gal or equitable interest in any business-related property?	
	Yes.			
				Current value of the
				portion you own? Do not deduct secured claims
				or exemptions

Jessenia Case 16-09300 Doc 1

First Name Middle Name

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Last No	cument

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38.	Accounts receivable or commissions you already earned	
	No. Yes. Describe	1
		\$0.00
39.	 Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices 	
	No.	
	Yes. Describe	
40.	. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$0.00
	No.	
	Yes. Describe	
41.	. Inventory	\$0.00
	No.	
	Yes. Describe	
42.	. Interests in partnerships or joint ventures	\$0.00
	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	1
43.	. Customer lists, mailing lists, or other compilations	\$0.00
	No.	
	Yes. Describe	
44.	. Any business-related property you did not already list	\$0.00
	No.	
	Yes. Describe	1
		\$0.00
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
	for Part 5. Write that number here	\$ 0.00
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it in Part 1.	
46.	. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? Mo.	
	Yes. Describe	
		\$0.00
47.	. Farm animals Examples: Livestock, poultry, farm-raised fish	
	No.	
	Yes. Describe	\$ 0.00
48.	. Crops—either growing or harvested	\$0.00
	No.	
	Yes. Describe	\$ 0.00
49.	. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	a <u> </u>
	No.	_
	Yes. Describe	\$ 0.00
50.	. Farm and fishing supplies, chemicals, and feed	a <u> </u>
	No.	
	Yes. Describe	\$ 0.00
		\$0.00

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51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		s 0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for page	es you have attached	
for Part 6. Write that number here	>	\$0.00
Part 7. Describe All Property You Own or Have an Interest in That You Did Not List Ab	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 175,000.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 925.00	
58. Part 4: Total financial assets, line 36	\$ 2,580.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 3,505.00	\$ 3,505.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$178,505.00

Official Form 106A/B Record # 705811 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to identif	y your case:	
Debtor 1	Jessenia	Esther	DeJesus
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of exc	emptions are you claiming? Chec	ck one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrup	otcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C	c. § 522(b)(2)		
For any property	y you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Linens, bedroom set, table and chairs, kitchenware	\$ <u>400</u>	 \$	735 ILCS 5/12-1001(b) - \$400.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, CD/DVD player, cell phone	\$_200	 \$	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, coats, shoes, accessories	\$ 150		735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>25</u>	 \$	735 ILCS 5/12-1001(b) - \$25.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
ficial Form 106C	Record # 705811	Schadula C: T	he Property You Claim as Exempt	Page 1 of 2

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 Page 17 of 62 (ase Number (if known)
 Document
 Jessenia Debtor 1 Middle Name Last Name

	art 2 Addit	ional Page				
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemp	otion
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Books, CDs, DVDs & Family Photos	<u>\$_150</u>	\$	735 ILCS 5/12-1001(a) - \$150.00	
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		_
	Brief description:	Other financial account, Netspend Prepaid Debit, 80.00	\$_80		735 ILCS 5/12-1001(b) - \$100.00	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Estimated 2015 tax refund and credits	\$_2,500	\$ 3,275	735 ILCS 5/12-1001(g)(1)(2)(3) - \$ 735 ILCS 5/12-1001(b) - \$2,275.00	
	Line from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit		
2	Are you claimin	g a homestead exemption of more	than \$155 6752			
	-	stment on 4/01/16 and every 3 years		on or after the date of adjustment .)		
	=	and the second second by the		leve before very filed this case O		
	_	acquire the property covered by the	e exemption within 1,215 d	days before you filed this case?		
	∐ No					
	☐ Yes.					
0	ficial Form 1060	Record # 705811	Schedule C: T	he Property You Claim as Exempt	Pag	je 2 of 2

Fill in this in	Caso 16		c 1	Entered 03/17/10	6 17:00:25	Desc Main	
FIII III UIIS III	iormation to iden	itily your case.		8 of 62			
Debtor 1	Jessenia	Esther	DeJesus				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Number			(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		rs Who Have	Claims Secured by F	Property			12/1
Be as complete	and accurate as	possible. If two marr	ied people are filing together, both onal Page, fill it out, number the er	are equally responsible for		ny	
	•	s secured by your pr	,				
			court with your other schedules. Yo	u have nothing else to report	on this form		
	I in all of the inforr		ocar with your other conocation. To	a nave nothing died to report	on the form.		
		nation below.					
Part 1:	List All Secured Cl	aims					_
2. List all sec	cured claims. If a	creditor has more tha	in one secured claim, list the credito	r separately	Column A	Column A	Column C
for each cl	aim. If more than	one creditor has a pa	articular claim, list the other creditors all order according to the creditors na	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Capital	One		Describe the property that secure	es the claim:	\$ 5,416.94	\$ <u>0.00</u>	\$ <u>5,416.94</u>
Creditor's			3743 W Shakespeare Chicago II	L 60647]		
PO Box Number	21887 Street						
Number	Sileet		As of the date you file, the claim	ie. Chook all that apply	_		
			Contingent	э. Спеск ан шасарру.			
Eagan		MN 55121	Unliquidated				
City		State Zip Code	Disputed				
_	the debt? Check o	ne.	Nature of Lien. Check all that apply				
Debtor Debtor	•		An agreement you made (such a	s mortgage or secured			
=	2 only 1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	one of the debtors a	and another	Judgment lien from a lawsuit	,			
Пант	Maria alaba asalah	- 4	Other (including a right to offset)				
	if this claim relates unity debt	s to a					
Date Debt	was incurred		Last 4 digits of account number	<u> </u>			
2.2 Mortgag	ge Service Cente		Describe the property that secure	es the claim:	\$ 428,198.00	\$ <u>0.00</u>	\$ <u>0.00</u>
Creditor's			3743 W Shakespeare Chicago II	L 60647			
Number	shops Gate Blvd Street						
, tumbor	0001		As of the date you file, the claim	s: Check all that apply	_		
			Contingent	S. Oncok all that apply.			
Mount L	aurel	NJ 08054	Unliquidated				
City		State Zip Code	Disputed				
	the debt? Check o	ne.	Nature of Lien. Check all that apply				
Debtor			An agreement you made (such as	s mortgage or secured			
Debtor:	2 only 1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	one of the debtors a	and another	Judgment lien from a lawsuit				
_			Other (including a right to offset)				
	if this claim relates unity debt	s to a					
Date Debt	was incurred	2007-2014	Last 4 digits of account number	6601			
Add the d	lollar value of you	ur entries in Column	A on this page. Write that number	here:	\$ <u>433,614.94</u>		

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Jessenia

Esther

Document

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Case Number (if known)

Debtor 1

List Others to Be Notified for a Debt That You Already Listed Part 2:

trying than	to collect from you for a debt you owe to someon	ne else, list the creditor ir	Part 1, and then	eady listed in Part 1. For example, if a collection agency is list the collection agency here. Similarly, if you have more you do not have additional persons to be notified for any	
2.1	Clerk, First Mun Div			On which line in Part 1 did you enter the creditor?	2.1
	Name 50 W. Washington St., Rm. 1001			Last 4 digits of account number	
	Number Street				
	Chicago	IL 60602			
	City	State Zip Code			
2.1	Blatt, Hasenmiller, Leibsker				
	Name 10 S. LaSalle St. Ste 2200			Last 4 digits of account number	
	Number Street				
	Chicago	IL 60603			
Щ	City	State Zip Code			
2.2	Clerk, Chancery			On which line in Part 1 did you enter the creditor?	2.2
	Name 50 W. Washington St., Room 802			Last 4 digits of account number6601	
	Number Street				
	Chicago	IL 60602			
	City	State Zip Code			
2.2	Johnson, Blumberg, & Assoc.				
	Name 230 W. Monroe St., Ste. 1125			Last 4 digits of account number <u>6601</u>	
	Number Street				
	Chicago	IL 60606			
1	01	01 1 7: 0 1			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>433,614.94</u>

		Caso 16 00	300 Doc	1 Filod 02/17/16	Entered 03/17/16 17:	00:25	Desc Main	
Fill	in this inf	formation to identify yo	our case:		0 of 62			
Deh	otor 1	Jessenia	Esther	DeJesus				
200		First Name	Middle Name	Last Name				
Deb	otor 2							
(Spor	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States	Bankruptcy Court for the : _	<u>NORTHERN</u> Di	istrict of <u>ILLINOIS</u>				
Cas	se Number			(State)			Check if	this is an
(If k	nown)						amended	d filing
Offic	cial Fo	orm 106E/F						
Sch	عابياه	E/F: Creditors	Who Have	Unsecured Claims				12/15
ist the A/B: Pi redito eeded op of a	e other paroperty (Cors with paroperty) d, copy thany additional	arty to any executory c Official Form 106A/B) a artially secured claims	ontracts or unexp nd on Schedule (that are listed in out, number the e r name and case if Unsecured Claim	pired leases that could result in a G: Executory Contracts and Unex Schedule D: Creditors Who Have entries in the boxes on the left. At number (if known).	and Part 2 for creditors with NONP claim. Also list executory contract: chiral Leases (Official Form 106G). e Claims Secured by Property. If metach the Continuation Page to this	s on Schedul Do not includ ore space is	le	
50		to Part 2.	oodiod oldiillo ug	guillot you i				
		to Fait 2.						
		our priority unsecured	claims. If a credit	tor has more than one priority unse	ecured claim, list the creditor separate	elv for each cl	aim. For	
ea no un	nch claim on priority assecured of	listed, identify what type amounts. As much as p claims, fill out the Contir	of claim it is. If a ossible, list the clanuation Page of Page	claim has both priority and nonpriority and nonpriority aims in alphabetical order accordin art 1. If more than one creditor hold	ority amounts, list that claim here and g to the creditor's name. If you have ds a particular claim, list the other cre	I show both promore than two	riority and o priority	
(F	ог ап ехр	iariation of each type of	ciaiiii, see tile ilis	structions for this form in the instruc	·	otal claim	Priority	Nonpriority
							amount	amount
Par	12# L	ist All of Your NONPRIO	RITY Unsecured C	Claims				
3. Do	any cred	ditors have nonpriority	unsecured claim	s against you?				
	No. You	u have nothing to report	in this part. Subr	mit this form to the court with your	other schedules.			
	Yes.							
no inc	npriority u	unsecured claim, list the	creditor separate creditor holds a p	ely for each claim. For each claim li	r who holds each claim. If a creditor isted, identify what type of claim it is. ors in Part 3.If you have more than the	Do not list cla	aims already	Total claim
4.1	AT T			Last 4 digits of account number	0507			\$ 189.00
		Highway 75		When was the debt incurred?	2010-2010			
	Number	Street		A - of the distance of the state of the	- Object all that are t			
				As of the date you file, the claim is Contingent	s: Check all that apply.			
	Sherman		75090	Unliquidated				
v	City Vho owes	Stat the debt? Check one.	e Zip Code	Disputed				
	Debtor 1	1 only		_				
	Debtor 2	2 only		Type of NONPRIORITY unsecured	I claim:			
	Debtor 1	1 and Debtor 2 only		Student loans				
	At least	one of the debtors and and	ther	Obligations arising out of a separa				
	_	if this claim relates to a inity debt		that you did not report as priority of Debts to pension or profit-sharing				
ls		n subject to offest?		— peaks to bension or bront-stiding	piano, and outer similar ucuts			
ļ	No			Other. Specify Collecting for	Creditor			
	Yes							

Case 16-09300 Doc 1 Page 21 of 62 Case Number (if known) Document Jessenia Esther Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

Γ	4.2 AT T	Last 4 digits of account number	0806	\$ 231.00
t	Creditor's Name			
ı	8014 Bayberry Rd	When was the debt incurred?	2013-2014	
ı	Number Street			
ı		As of the date you file, the claim is:	Check all that apply.	
ı		Contingent		
ı	Jacksonville FL 32256	Unliquidated		
ı	City State Zip Code	Disputed		
ı	Who owes the debt? Check one.	Diopated		
ı	Debtor 1 only			
ı	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
ı	Debtor 1 and Debtor 2 only	Student loans		
ı	At least one of the debtors and another	Obligations arising out of a separati	-	
ı	Check if this claim relates to a	that you did not report as priority cla		
ı	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
ı	No	Other, Specify Collecting for C	creditor	
ı	Yes	Other. Specify Collecting for C	reditor	
Γ	4.3 Capital ONE BANK USA N	Last 4 digits of account number	NULL	\$ 7,508.00
T	Creditor's Name	_		
ı	15000 Capital One Dr	When was the debt incurred?	2001-2010	
ı	Number Street			
ı		As of the date you file, the claim is:	Check all that apply.	
ı		Contingent		
ı	Richmond VA 23238	Unliquidated		
ı	City State Zip Code Who owes the debt? Check one.	Disputed		
ı		-		
ı	Debtor 1 only Debtor 2 only	Towns of NONDRIODITY was sound	alata.	
ı		Type of NONPRIORITY unsecured of Student loans	ciaim:	
ı	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
ı		that you did not report as priority cla	-	
ı	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ı	Is the claim subject to offest?		ione, and one of similar addition	
ı	No	Other. Specify Credit Card or	Credit Use	
L	Yes			
L	4.4 CBNA	Last 4 digits of account number	NULL	\$ 7,657.00
ı	Creditor's Name		1999-2010	
ı	Po Box 6189	When was the debt incurred?	1333-2010	
ı	Number Street			
ı		As of the date you file, the claim is:	Check all that apply.	
ı	Sioux Falls SD 57117	Contingent		
ı		Unliquidated		
ı	City State Zip Code Who owes the debt? Check one.	Disputed		
ı	Debtor 1 only			
ı	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
-1	I Ivas			

Debtor 1 Jessenia Esther Document Page 22 of 62 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After l	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Chase Bank	Last 4 digits of account number	\$ 20,555.00
	Creditor's Name		
	PO Box 15298	When was the debt incurred? 2009	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □ .	
!	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
i	s the claim subject to offest?	Candit Cond on Candit Han	
	=	Other. Specify Credit Card or Credit Use	
4.6	Yes Chase CARD	Last 4 digits of account number NULL	\$ 8,273.00
4.0	Creditor's Name		T
	Po Box 15298	When was the debt incurred? 1999-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\vdash	Yes Citibank South Dakota N.A.	Last 4 digits of account number 5907	\$ 2,222.00
4.7		Last 4 digits of account number 5907	\$ 2,222.00
	Creditor's Name Po Box 10497	When was the debt incurred? 2010-2010	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Greenville SC 29603	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	-	

Page 23 of 62 Case Number (if known) **Document** Jessenia Esther Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	City of Chicago Burgou Barking		A 2 500 00
4.8	City of Chicago Bureau Parking Creditor's Name	Last 4 digits of account number	\$ <u>2,500.00</u>
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the determine (the the electric ter Olivet Hills to all	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Lity of Chicago Dept of Water		500.00
4.9		Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name 333 S State St	When was the debt incurred?	
	Number Street	When was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.10	Comcast	Last 4 digits of account number	\$ <u>171.20</u>
	Creditor's Name		
	PO Box 3002	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Southeastern PA 19398	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDDIODITY unacquired elemin	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations origins out of a constraint agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other. SpecifyOther Distribution of No.	

Doc 1 Filed 03/17/16 Entered 03/17/16 17:00:25 Desc Main Case 16-09300

Page 24 of 62 Document Jessenia Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Deutsche Bank Nat'l Trust \$ 0.00 4.11 Last 4 digits of account number Creditor's Name 200 S. Tyrone Street When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NC 28202-3214 Charlotte Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Housing/Rental/Lease Yes Grant & Weber \$ 3,145.00 Last 4 digits of account number 4.12 Creditor's Name 2014-2014 8880 W Sunset Rd # 275 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89148 NV Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Grant & Weber 3244 \$ 4,419.00 Last 4 digits of account number 4.13 Creditor's Name 2013-2013 8880 W Sunset Rd # 275 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89148 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify __

Debtor 1 Jessenia Esther Document Page 25 of 62 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.14	HSBC BANK	Last 4 digits of account number	9568	\$ _0.00
	Creditor's Name		0007 0040	
	2929 Walden Ave	When was the debt incurred?	2007-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Depew NY 14043	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Time of NONDRIORITY was sounded	late.	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured cl Student loans	ain.	
	At least one of the debtors and another	Obligations arising out of a separatio	on agreement or divorce	
		that you did not report as priority claim	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	Debts to pension of profit-sharing pie	ans, and other similar debts	
	No	Other. Specify		
	Yes			
4.15	HSBC BANK	Last 4 digits of account number		\$ <u>0.00</u>
	Creditor's Name		2007 2012	
	2929 Walden Ave	When was the debt incurred?	2007-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Depew NY 14043	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
	Debtor 1 and Debtor 2 only	Student loans	idiii.	
	At least one of the debtors and another	Obligations arising out of a separatio	on agreement or divorce	
		that you did not report as priority claim	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?			
	No	Other. Specify		
	Yes			
4.16	Illinois Collection SE	Last 4 digits of account number	8941	\$ 435.00
	Creditor's Name		2012-2012	
	8231 185Th St Ste 100	When was the debt incurred?	2012-2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Tiple Deals II 00407	Contingent		
	Tinley Park IL 60487	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separatio	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair	-	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes	_		

Page 26 of 62 Case Number (if known) **Document** Jessenia Esther Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Lurie Children's	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	<u> </u>	
	PO Box 4066	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Tune of NONDBIODITY unaccured eleims	
	=	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.18	LVNV Funding	Last 4 digits of account number	\$ <u>2,270.38</u>
	Creditor's Name		
	PO Box 10497	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Greenville SC 29603	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.19	Norwegian American Hospital	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name	When we also delete a series do	
	1044 N. Francisco Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. SpecifyMedical/Dental Service	
	Yes	<u> </u>	

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Case Number (if known) **Document** Jessenia Esther Debtor 1

Pai	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Our Lady of Resurrection	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	5645 W. Addison	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60634	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
!	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other. Specify Medical/Dental Service	
	Yes	Office: Specify	
4.21	Presence Health	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	62314 Collections Center Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60693	Contingent	
	City State Zip Code	Unliquidated	
\ <u>\</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Officer: opecary	
4.22	Resurrection Hospital	Last 4 digits of account number	\$ <u>1.00</u>
	Creditor's Name		
	7435 W. Talcott Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60631	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
j	No	Other. Specify Medical/Dental Service	
	Yes	Outon opposity and a second of the se	

Debtor 1 Jessenia Esther Document Page 28 of 62 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Secretary of State \$ 0.00 Last 4 digits of account number Creditor's Name 2701 S. Dirksen Pkwy. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Springfield 62723 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Notice Only Yes St. Mary of Nazareth Hospital **\$** 100.00 Last 4 digits of account number 4.24 Creditor's Name 2233 W. Division When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes State Collection Servi 2344 \$ 185.00 Last 4 digits of account number 4.25 Creditor's Name 2012-2012 2509 S Stoughton Rd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Madison 53716 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt

Page 29 of 62 Case Number (if known) **Document** Jessenia Esther Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26 State Collection Servi	Last 4 digits of account number 4650	\$ <u>3,145.00</u>
Creditor's Name		
2509 S Stoughton Rd	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Madison WI 53716	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
■ No	Other. Specify Medical Debt	
Yes UIC Medical Center	Lact 4 digits of account number	\$ 100.00
Creditor's Name	Last 4 digits of account number	\$ <u>_100.00</u>
1122 Paysphere Circle	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60674	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		. 100.00
4.28 UIC Medical Center	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name	When was the debt incurred?	
1740 W. Taylor St.	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60612	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes	· · · · · · · · · · · · · · · · · · ·	

Page 30 of 62 Case Number (if known) **Document** Jessenia Esther Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Univ. of IL at Chicago Phys.	Last 4 digits of account number	\$ _100.00
	Creditor's Name		
	135 S. LaSalle St., Box 3293	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60674	Unliquidated	
	City State Zip Code		
<u> </u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.30	Univ. of IL Med. Ctr. Chicago	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	8332 Innovation Way	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60682	Unliquidated	
	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ	¬		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
18	s the claim subject to offest?		
	■ No ¬	Other. Specify Medical/Dental Services	
100	Yes US Bank NA	Last 4 diales of consumt anymetres	\$ 500.00
4.31		Last 4 digits of account number	\$_000.00
	Creditor's Name PO Box 5229	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cincinnati OH 45201	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
-		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debte to periodici di profitestianny piano, and other similal debts	
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes	Outer. Openity	

Official Form 106E/F

Doc 1 Filed 03/17/16 Entered 03/17/16 17:00:25 Desc Main Case 16-09300 Page 31 of 62 Document Jessenia Debtor 1 First Name \$ 500.00 Verizon Wireless 4.32 Last 4 digits of account number Creditor's Name PO Box 3397 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Bloomington Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___Utility Bills/Cellular Service List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line __1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number ____ ___ City State Zip Code Michael D. Fine On which entry in Part 1 or Part 2 list the original creditor? Name Line __1__ of (Check one): Part 1: Creditors with Priority Unsecured Claims 131 S. Dearborn St., floor 5 Part 2: Creditors with Nonpriority Unsecured Claims Number 60603 Last 4 digits of account number _ Chicago City State Zip Code Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number IL 60602

State Zip Code

State Zip Code

60601

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Chicago

City

Official Form 106E/F

Weltman, Weinberg & Reis Co.

180 N. LaSalle St., Ste. 2400

Last 4 digits of account number _

Line 2 of (Check one):

On which entry in Part 1 or Part 2 list the original creditor?

Last 4 digits of account number ____ ___

Doc 1 Filed 03/17/16 Entered 03/17/16 17:00:25 Desc Main Case 16-09300

Debtor 1

Document

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65,706.58

65,706.58

Jessenia Esther

Add the Amounts for Each Type of Unsecured Claim

6i. Other. Add all other nonpriority unsecured claims.

Write that amount here.

6j. Total. Add lines 6f through 6i.

	ounts of certain types of unsecured claims. This information is for stat unts for each type of unsecured claim.	tistical rep	orting purposes only. 28	U.S.C. § 159.
			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00

	Caso 16 (00200 Doc 1	Filed 00/17/10 F.	otomod 00/17/10 17:00:	OF Dogs Main
Fill in this	information to identify			atored 03/17/16 17:00:2 3 of 62	25 Desc Main
Debtor 1	Jessenia	Esther	DeJesus		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)) First Name	Middle Name	Last Name		
		e : <u>NORTHERN</u> District of	(State)		Check if this is a
(If known)	per				amended filing
fficial F	orm 106G				_
		ry Contracts and	Unexpired Leases	•	
ormation. I ditional pag . Do you h	f more space is neede ges, write your name a ave any executory cor	ed, copy the additional page and case number (if known ntracts or unexpired leases	e, fill it out, number the entries). s?	equally responsible for supplying co, and attach it to this page. On the top	rrect p of any
_				dule A/B: Property (Official Form 106A	v/B)
		ion bolow even in the central	on loaded are noted in Control	and the tropolity (emolar officer)	
List separ	rately each person or	company with whom you h	ave the contract or lease. The	n state what each contract or lease is	for (for
example, unexpired		II phone). See the instruction	ons for this form in the instruction	n booklet for more examples of executor	ory contracts and
unexpired	icases.				
Person	or company with whor	m you have the contract or	lease	State what the contract or	r lease is for
1 Ryan	Owens				
Name					
4214 Number	Sunnyside Ave				
Brook		IL 60	0513		
City		State Zij	p Code		
2					
Name					
Numbe	r Street				
City		State Zi	p Code		
		Suite Zij	, 		
3					
Name					
Numbe	r Street				
City		State Zi	p Code		
9		5.000 Zij	·		
.4					
Name					
Numbe	r Street				
City		State Zi	p Code		
.5					
Name					
Numbe	r Street				

State Zip Code

City

Fill in this inf	formation to identi	fy your case:	
Debtor 1	Jessenia	Esther	DeJesus
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	Iny Additional Pages, write your name and case number (if known). Answer every question.								
1. D c	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	□ No.								
	Yes								
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line	3.							
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No								
	Yes. Inwhich community state or territory did you live?				. Fill in the name and current address of that person.				
	Name of you	r spouse, former spouse or	egal equivalent						
	Number	Street							
	City		State	Zip Code					
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. **Column 1: Your codebtor** **Column 2: The creditor to whom you owe the debt**									
3.1	Jose Canales				Check all schedules that apply: Schedule D, line 2				
	Name				_				
	3743 W Shak				Schedule E/F, line				
	Number Chicago	Street	IL	60647	Schedule G, line				
	City		State	Zip Code					
3.2	Jose Canales				Schedule D, line				
	Name 3743 W Shak	espeare			Schedule E/F, line26				
	Number Chicago	Street	IL	60647	Schedule G, line				
	City		State	Zip Code	_				
3.3					Schedule D, line				
	Name				Schedule E/F, line				
Number Street					Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 705811 Schedule H: Your Codebtors Page 1 of 1

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Debtor 1	Jessenia	Esther	DeJesus	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Jnited States	Bankruptcy Court for th	ne : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	Check if this is:
Jnited States		ne : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	Check if this is: An amended filing
United States		ne : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	t 1: Describe Employment							
	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Teller					
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Currency Exchange 2819 W Diversey Ave					
			Chicago, IL 60647		,			
		How long employed there?	8 years					
Part	t 2: Give Details About Monthly	/ Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$2,287.20	\$0.00			
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4. Calculate gross income. Add line 2 + line 3.				\$2,287.20	\$0.00			

Record # 705811 Official Form 106I Schedule I: Your Income Page 1 of 2

Debtor 1

Jessenia Esther Document DeJesus Page 36 of 62 Case Number (if known) Strist Name

				For Debtor 1	For Debtor 2 or non-filing spouse				
	Сору	line 4 here	4.	\$2,287.20	\$0.00				
5. L i	st all	payroll deductions:							
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$387.14	\$0.00				
	5b. N	landatory contributions for retirement plans	5b.	\$0.00	\$0.00				
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00				
	5d. R	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00				
	5e. Ir	nsurance	5e.	\$132.86	\$0.00				
	5f. D	Domestic support obligations	5f.	\$0.00	\$0.00				
	5g. U	Inion dues	5g.	\$0.00	\$0.00				
5h. Other deductions. Specify: Life Insurance(D1).		5h.	\$11.40	\$0.00					
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.		6.	\$531.40	\$0.00					
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.		7.	\$1,755.80	\$0.00					
8. Li :	st all o	other income regularly received:	_						
	8a.	Net income from rental property and from operating a business,							
		profession, or farm							
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$0.00	\$0.00				
	8b.	Interest and dividends	8b.	\$0.00	\$0.00				
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00				
		dependent regularly receive							
		Include alimony, spousal support, child support, maintenance, divorce							
		settlement, and property settlement.							
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00				
	8e.	Social Security	8e.	\$0.00	\$0.00				
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00				
		Include cash assistance and the value (if known) of any non-cash							
		assistance that you receive, such as food stamps (benefits under the							
		Supplemental Nutrition Assistance Program) or housing subsidies.							
	0	Specify:	0	ФО ОО	#0.00				
	8g.	Pension or retirement income	8g. _	\$0.00	\$0.00				
		Other monthly income. Specify:	8h. —	\$0.00	\$0.00				
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00				
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,755.80 +	\$0.00	\$1,755.80			
	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	V 1,1 CO 100	ψ0.00	Ψ1,7 00.00			
11.	State	a all other regular contributions to the expenses that you list in Schedule	. 1						
		te all other regular contributions to the expenses that you list in <i>Schedule J.</i> ude contributions from an unmarried partner, members of your household, your dependents, your roommates, and							
		er friends or relatives.							
	Do n	ot include any amounts already included in lines 2-10 or amounts that are no	ot available t	o pay expenses listed in	Schedule J.				
	Spec	ify:				11. \$0.00			
12.		the amount in the last column of line 10 to the amount in line 11. The res		•					
		that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	applies	12. \$1,755.80			
13.	_	ou expect an increase or decrease within the year after you file this form .	7						
	N N								
	П	∕es. Explain:							

	s information to identify y	our case:				
Debtor 1 Debtor 2 (Spouse, if fill	Jessenia First Name First Name	Esther Middle Name	DeJesus Last Name	A supple	ided filing	st-petition chapter 13
United St	ates Bankruptcy Court for the :	:NORTHERN DISTRICT C	F ILLINOIS_			uuto.
Case Nur (If known)			_	MM / DD	/ YYYY	
Official	Form 106J				ite filing for Debtor s a separate hous	⁻ 2 because Debtor 2 ehold.
Sched	ule J: Your Ex	(penses				12/14
-			le are filing together, both are ne top of any additional pages			
Part 1:	Describe Your Househol	d				
X N	a joint case? o. Go to line 2. es. Does Debtor 2 live in a	a separate household? ust file a separate Schedul	e J.			
_	ou have dependents? ot list Debtor 1 and	No X Yes Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debt		100.1 001	this information for dent	Daughter	19	X No
Do n name	ot state the dependents'					Yes X No Yes
expe	our expenses include nses of people other than self and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
expenses a	as of a date after the bank able date.	ruptcy is filed. If this is a	ess you are using this form as supplemental <i>Schedule J</i> , ch		•	
	· · · · · · · · · · · · · · · · · · ·	=	Income (Official Form 106I.)			Your expenses
any i	rental or home ownership rent for the ground or lot. t included in line 4:	expenses for your resid	ence. Include first mortgage pa	ayments and	4.	\$1,300.00
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's, o	or renter's insurance			4b.	\$0.00
4c.	Home maintenance, repa	ir, and upkeep expenses			4c.	\$0.00
4d.	Homeowner's association	or condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Jessenia First Name

Debtor 1

Document

Last Name

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Case Number (if known) _

Esther Middle Name

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$0.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$200.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$50.00 9. Clothing, laundry, and dry cleaning 10. \$20.00 10. Personal care products and services \$0.00 11. Medical and dental expenses 11. \$100.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

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Esther Jessenia Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$1,670.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,755.80 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,670.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$85.80 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 705811 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to identify	y your case:	
Debtor 1	Jessenia	Esther	DeJesus
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	-		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury. I declare that I have read t	he summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Jessenia Esther DeJesus	x
Signature of Debtor 1	Signature of Debtor 2
Date 03/15/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Jessenia First Name	Esther Middle Name	DeJesus Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of _ <u>ILLINOIS</u>					
Case Number (If known)	Γ		(Gaile)		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.						
	Give Details About Your Marital Status and Where Yo	ou Lived Before					
01.	What is your current marital status?						
	Married						
	Not married						
	_						
02	During the last 3 years, have you lived anywhere other tha	ın where you live nov	1?				
	No.		the second				
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
		lived there		lived there			
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)						
	No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).					
	Explain the Sources of Your Income						

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Debto	or 1	Jessenia	Esther	DeJesus	Ca	ase Number (if known)	
		First Name	Middle Name	Last Name			
04	Fill	in the total amount	of income you received from	om all jobs and all business	s during this year or the two es, including part-time activit list it only once under Debtor	ties.	
		No.					
		Yes. Fill in the deta	ails				
				Debtor 1		Debtor 2	
				Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
		From January 1 o	f current year until	Wages, commissions,	\$ 5,032	Wages, commissions,	
		the date you filed	for bankruptcy:	bonuses, tips		bonuses, tips	
				Operating a business		Operating a business	
-		For last calendar	year:	Wages, commissions,	\$ 24,620	Wages, commissions,	
		(January 1 to Dec	ember 31, 2015)	bonuses, tips		bonuses, tips	
				Operating a business		Operating a business	
_		For the calendar y	year before that:	Wages, commissions,	\$ 25,000 est.	Wages, commissions,	
		(January 1 to Dec	ember 31, 2014)	bonuses, tips Operating a business		bonuses, tips Operating a business	
				Operating a business		Delating a business	
	List		he gross income from each		d together, list it only once un		
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
P	art 3	List Certain P	ayments You Made Before	You Filed for Bankruptcy			

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Page 43 of 62 Document Jessenia Esther DeJesus Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4:

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Jessenia Esther DeJesus Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Collection Lvnv Funding Llc VS Jessenia Dejesus Cook County, First Municipal On appeal CASE NUMBER#12M1101289 Concluded Pending Deutsche Bk VS Jessenia DeJesus Foreclosure Cook County, Chancery On appeal CASE NUMBER#12CH15262 Concluded 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property 1995 Ford Explorer 2015 \$ 700 **US Bank** PO Box 5227 Cincinnati OH 45201 Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Describe the property Date Value of the property 1998 Nissan Altima 12/2015 \$800 City of Chicago Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes.

)ebto		Case 16-093	00 Doc 1 Esther Middle Name	Filed 03/17/16 Document DeJesus	Entered 03/17/16 17:0 Page 45 of 62 Case Number (if kn		sc Main
Pa	ırt 5:	List Certain Gifts and C	ontributions				
		in 2 years before you filed	I for bankruptcy, did	you give any gifts with a	total value of more than \$600 per pers	on?	
	■ N □ Y Withi ■ N	lo. (es. Fill in the details for eacin 2 years before you filed	ch gift. I for bankruptcy, did y		tributions with a total value of more th		narity?
Pa	nrt 6:	List Certain Losses					
	gamb ■ N □ Y	oling?	ch gift.	ce you filed for bankrupt	cy, did you lose anything because of t	heft, fire, other di	saster, or
16	abou Includ	in 1 year before you filed t it seeking bankruptcy or p de any attorneys, bankrup	for bankruptcy, did yo	cy petition?	on your behalf pay or transfer any pro		you consulted
	Pa	arty Contact Info		Description and value	of any property transferred	Date payment or transfer	Amount of payment
	_	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603	0				Payment/Value: \$2,195.00: \$565.00 paid prior to filing, balance to be paid after case filing.
	Pa	arty Contact Info		Description and value	of any property transferred	Date payment or transfer	Amount of payment
	_	Hananwill Credit Counselir 115 N. Cross St. Robinson, IL 62454	ng	Credit Counseling Servi	ces	2016	\$25.00
	prom	nised to help you deal with ot include any payment or	n your creditors or to	make payments to your	on your behalf pay or transfer any pro creditors?	perty to anyone v	who

Yes. Fill in the details.

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)ebto	or 1	Jessenia	Esther	DeJesus	Case	Number (if known)		_
		First Name	Middle Name	Last Name				
18	tran: Inclu	sferred in the ordin ude both outright to	nary course of your bu ransfers and transfers	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gr ave already listed on this stateme	anting of a security inter			
	_	_	u transiers triat you n	ave alleady listed on this stateme	116.			
		No. Yes. Fill in the detail	ls for each gift.					
19		-	you filed for bankrup e often called asset-p	tcy, did you transfer any property rotection devices.)	to a self-settled trust or	similar device of which	you are a	
		No.						
		Yes. Fill in the detail	ls for each gift.					
F	art 8:	List Certain Fin	ancial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	rage Units			
20	sold Inclu	l, moved, or transfe ude checking, savii	erred? ngs, money market, o	y, were any financial accounts or i r other financial accounts; certific ciations, and other financial institu	ates of deposit; shares i			
		Yes. Fill in the detail	ls.					
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21		you now have, or di h, or other valuable	-	ear before you filed for bankruptc	y, any safe deposit box o	or other depository for s	securities,	
	=	No. Yes. Fill in the detail	ls.					
				Who else had access to it?	Describe the conte	ents	Do you still have it?	
22	_	e you stored prope No.	erty in a storage unit o	or place other than your home with	in 1 year before you filed	d for bankruptcy?		
	=	Yes. Fill in the detail	ls.					
		_		Who else has or had access to it?	Describe the conte	ents	Do you still have it?	
F	art 9:	Identify Propert	ty You Hold or Control	for Someone Else				
23		you hold or control someone.	any property that so	meone else owns? Include any pro	pperty you borrowed fror	n, are storing for, or hol	d in trust	
	=	No. Yes. Fill in the detail	ls.					
				Where is the property?	Describe the prope	erty	Value	
P	art 10	Give Details Ab	out Environmental Info	ormation				
For	the p	purpose of Part 10,	the following definition	ons apply:				
	haza	rdous or toxic subs	stances, wastes, or m	or local statute or regulation conc aterial into the air, land, soil, surfa the cleanup of these substances,	ce water, groundwater,	•		
			n, facility, or property ate, or utilize it, includ	as defined under any environmen ing disposal sites.	tal law, whether you now	own, operate, or utilize	3	
				onmental law defines as a hazardontaminant, or similar term.	ous waste, hazardous su	bstance, toxic		
Rep	oort a	all notices, releases	s, and proceedings th	at you know about, regardless of v	when they occurred.			

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ebtor 1	Jessenia	Esther	DeJesus	Case Number (if known)		
	First Name	Middle Name	Last Name			
24 Has	s any governmental ur	nit notified you that you	u may be liable or potentially liab	ole under or in violation of an environmenta	ıl law?	_
_		, ,	, ,			
	No.					
Ц	Yes. Fill in the details.	Co	vernmental unit	Environmental law, if you know it	Date of notice	
		30	verninental unit	Litvioninental law, if you know it	Date of flotice	
25 Ha v	ve you notified any go	vernmental unit of any	release of hazardous material?			
	No.					
	Yes. Fill in the details.					
		Go	vernmental unit	Environmental law, if you know it	Date of notice	
26 Ha v	ve you been a party in	any judicial or adminis	strative proceeding under any er	vironmental law? Include settlements and	orders.	
	No.					
	Yes. Fill in the details.					
		Co	urt or agency	Nature of the case	Status of the case	
Part 1	Give Details Abou	t Your Business or Conn	ections to Any Business			
27 Wit	thin 4 years before you	u filed for bankruptcy, o	did you own a business or have	any of the following connections to any bu	siness?	
	A sole proprietor	or self-employed in a tr	ade, profession, or other activity	y, either full-time or part-time		
	A member of a lim	nited liability company	(LLC) or limited liability partners	hip (LLP)		
	A partner in a part	tnership				
	An officer, directo	r, or managing executi	ve of a corporation			
	_		equity securities of a corporation	า		
	_	_				
_		e applies. Go to Part 12				
	Yes. Check all that ap	ply above and fill in the	details below for each business.			
ins	institutions, creditors, or other parties. No.					
Ц	Yes. Fill in the details.		e issued			
Dart 12	2					
Part 12	Sign Below					
answ in co 18 U	vers are true and corre onnection with a bankr .S.C. §§ 152, 1341, 151	ect. I understand that m ruptcy case can result i 9, and 3571.	naking a false statement, concea in fines up to \$250,000, or impris	ts, and I declare under penalty of perjury the ling property, or obtaining money or prope onment for up to 20 years, or both.		
X	/s/ Jessenia Esther		X	of Debtor 2		
	Signature of Debtor 1		Signature	DEDIOI 2		
	Data 03/15/2016		Dete			
	Date 03/15/2016 MM / DD / YY	YYY	Date	/ DD / YYYY		
Did y	you attach additional p	pages to Your Statemen	nt of Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 10	07)?	
	No					
	Yes					
_		y someone who is not	an attorney to help you fill out b	ankruptcy forms?		
.	No					
_				Attach the Ponting to Detition Sugar	ray'a Matiaa	
'∟	res. Name of person			Attach the Bankruptcy Petition Prepar Declaration, and Signatur		
					-7-	

Eilad 02/17/16 Entered 03/17/16 17:00:25 Desc Main Fill in this information to identify your case: Esther DeJesus Jessenia Debtor 1 Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property Creditor's No name: Capital One Retain the property and redeem it ☐ Yes Retain the property and enter into a 3743 W Shakespeare Chicago IL 60647 Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: Mortgage Service Cente Retain the property and redeem it ☐ Yes Retain the property and enter into a 3743 W Shakespeare Chicago IL 60647 Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Doc 1

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Desc Main

List Your Unexpired Personal Property Leases

F01 (2 =		
For any unexpired personal property lease that you li	isted in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
fill in the information below. Do not list real estate lea	ases. <i>Unexpired leases</i> are leases that are still in effect; the le	ease period has not yet
ended. You may assume an unexpired personal prop	erty lease if the trustee does not assume it. 11 U.S.C. § 365(p	p)(2).
Describe your unexpired personal property leases	s	Will the lease be assumed?
Lessor's name: Ryan Owens		□ No
5		Yes
Description of leased		
property:		
Lessor's name:		☐ No
Ecool o hame.		
Description of leased		Yes
property:		
Lessor's name:		☐ No
		Yes
Description of leased		☐ Yes
property:		
Lessor's name:		☐ No
		Yes
Description of leased		2 733
property:		
		П
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lessor's name:		□ No
		<u> </u>
Description of leased		☐ Yes
property:		
Lessor's name:		☐ No
		Yes
Description of leased		_
property:		
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicated	d my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired lease		•
• /s/ Jacconia Eethar Da Jacona	~	
★ /s/ Jessenia Esther DeJesus Signature of Debtor 1	Signature of Debtor 2	_
Date Dated: 03/15/2016	Date MM / DD / YYYY	
MM / DD / YYYY	MINI / UU / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Jessenia E	Esther DeJesus / Debtor	Case No	:
		Chapter:	Chapter 7
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR DI	EBTOR
compensa	nant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 tion paid to me within one year before the filing or to be rendered on behalf of the debtor(s) in con	of the petition in bankruptcy, or agreed to be pa	aid to me, for services
For 1	egal services, I have agreed to accept	\$2,195.00	
Prior	to the filing of this statement I have received	\$565.00	
Bala	nce Due	\$1,630.00	
2. The s	source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3. The s	source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4. of m <u>v la</u> w	I have not agreed to share the above-disclosed co	mpensation with any other person unless they	are members and associates
or nev iav	IIIII.		
	I have agreed to share the above-disclosed compe	ensation with a other person or persons who ar	e not members or associates
	urn for the above-disclosed fee, I have agreed to including:	render legal service for all aspects of the bank	ruptcy
a bankrupte	Analysis of the debtor's financial situation, and resp.;	endering advice to the debtor in determining w	hether to file a petition in
b.	Preparation and filing of any petition, schedules,	statements of affairs and plan which may be re	equired;
c .]	Representation of the debtor at the meeting of cre	editors and confirmation hearing, and any adjoint	urned hearings thereof;
6. By ag	greement with the debtor(s), the above-disclosed to	fee does not include the following service:	
	does NOT include missed meeting or court	-	ry complaints or conversions to another
	dicial lien avoidances, dischargeability actions, o		
		CERTIFICATION	
	I certify that the foregoing is a comple payment to	ete statement of any agreement or arrangement	for
	me for representation of the debtor(s) in the		
	Date: 03/17/2016 Date	/s/ Laura R. Caputo Signature of Attorney	
		S.g. munic of Intollicy	
		Geraci Law L.L.C. Name of law firm	

Page 1 of 1 705811 Record #

Fired 93/13/16017-06-55-acila Conc Main e 51 of 62 ase 16-09300 Doc 1 File #5371 National Headquarters: 55 E. Monroe Street, #340 Documer Case 16-09300

Date: 3/15/2016

Consultation Attorney:

Record #: 705-811



Chapter 7 Retainer Agreement

The undersigned hires Ger	aci Law L.L.C. and its associated at	torneys for representation in a Chapter7 bankruptcy under the following
terms and conditions:		This amount does NOT INCLUDE court filling fees of \$335, or costs

Attorney fees for the Chapter 7 bankruptcy are \$ ______. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated (Joint Debtor) ssenia DeJesus(Debtori Representing Geraci Law L.L.C. rev 150511 Attorney for the Debtor(s),

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

essenia Esther DeJesus	/ Debtor	Bankruptcy Doc	cket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/15/2016 /s/ Jessenia Esther DeJesus

Jessenia Esther DeJesus

X Date & Sign

Record # 705811 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 705811 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/15/2016	/s/ Jessenia Esther DeJesus				
	Jessenia Esther DeJesus				
Dated: 03/17/2016	/s/ Laura R. Caputo				
	Attorney: Laura R. Caputo				

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Debtor	1 Jesseina		Case N	umber (ir known)
	First Name	Middle Name Last	Name	
Part	6: Answer These Questions	s for Reporting Purposes		
16.	Are you filing under Chapter 7?	16a. Are your debts prima as "incurred by an indiview of the line 16b. No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts prima money for a business of the line 16c. Yes. Go to line 17. 16c. State the type of debts your debts yo	arily consumer debts? Consumer debt idual primarily for a personal, family, or hou arily business debts? Business debts a r investment or through the operation of the you owe that are not consumer debts or bu	are debts that you incurred to obtain business or investment.
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that after any e penses are paid that funds will be available	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 millio	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Par	t 7: Sign Below			
For		correct. If I have chosen to file under	, and I declare under penalty of perjury tha Chapter 7, I am aware that I may proceed le. I understand the relief available under e	if eligible, under Chapter 7, 11,12, or 13
		this document, I have obtained	and I did not pay or agree to pay someone ed and read the notice required by 11 U.S. with the chapter of title 11, United States	C. § 342(b).
- Company consenses conditions and the proposition of the proposition		I understand making a false	statement, concealing property, or obtainin esult in fines up to \$250,000, or imprisonm	g money or property by fraud in connection
***************************************		Executed on : <u>03</u>	/_/	Executed onMM / DD / YYYY

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otor 1	Jessenia	<u>E</u>	DeJesus		
	First Name	Middle Name	Last Name		
otor 2			<u> </u>		
use, if filing)	First Name	Middle Name	Last Name		
ted States	Bankruptcy Court for the	ne: NORTHERN District o	ILLINOIS		
			(State)		
se Number	·			Check if this	is an
(nown)				amended filir	na
				•	•
·					

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bank	cruptcy forms?
No No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed vectorect.	with this declaration and that they are true and
Signature of Debtor 1 Signature of Debtor	or 2
Date : 03 / 15 /2016 Date MM / DD / YYYY	/ YYYY

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Debtor 1	Jessenia	<u>E</u>	DeJesus	Case Number (if known)
	First Name	Middle Name	Last Name	
24 H	ac any governmental i	unit notified you that you m	av he liable or potentially liable	under or in violation of an environmental law?
, n	as any governmentar	umi nounea you mai you m	by be hable of potentially hable	
	No.			
l E	Yes, Fill in the detail	S.		
		Gover	nmental unit	Environmental law, if you know it Date of notice
25 H	ave you notified any g	povernmental unit of any re	lease of hazardous material?	
	No.			
-	Yes. Fill in the detail	e		
L	_ res. r iii iii iiic detaii	contribution (A.A.)	nmental unit	Environmental law, if you know it Date of notice
5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5				
26 H	ave you been a party	in any judicial or administra	ative proceeding under any envi	onmental law? include settlements and orders.
	-			
	No.			
į L	Yes. Fill in the detail	NO TWO DECIMALS.	ence content content of the content	
		Court	or agency	Nature of the case Status of the case
				nd of the properties of the control
Part	11E Give Details Ab	out Your Business or Connec	tions to Any Business	
27 V	Vithin 4 years before v	ou filed for bankruptcy, did	you own a business or have an	y of the following connections to any business?
			le, profession, or other activity, e	
			_C) or limited liability partnership	
0000000000	_		-0, or miniou natinty partitersing	-
	A partner in a pa			
N	= '	tor, or managing executive	·	
	An owner of at i	east 5% of the voting or eq	uity securities of a corporation	
		co to Dort 12		
		ve applies. Go to Part 12.	talla kalam fan andr broeinenn	
	Yes. Check all that a	apply above and fill in the de	tails below for each business.	
			l you give a financial statement t	o anyone about your business? Include all financial
i i	nstitutions, creditors,	or other parties.		
	No.			
•	Yes. Fill in the detai	ls.		
		Date le	sued	
Part	12: Sign Below	680,500,000	Control of Control of Control	
, are	31gli below			
l h	ave read the answers	on this Statement of Finan	cial Affairs and any attachments	and I declare under penalty of perjury that the
an	swers are true and co	rrect. I understand that mal	king a false statement, concealin	g property, or obtaining money or property by fraud
in	Connection with a bar U.S.C. §§ 152, 1341, 1	nkruptcy case can result in	tines up to \$250,000, or imprisor	ment for up to 20 years, or both.
10	0.3.0. 99 132, 1341, 1	313, 8114 007 11		
			1	
	Valence	1 XO VIII) x	
•	Signature of Debtor		Signature of	Debtor 2
	Date 03/15	./2016	Dáta	
	Date O J 1 1 3	72010 YYYY	Date	DD / YYYY
9	181181 7 22 7			
1		North Colored Colored	- E Pina-sial Affaira for Individua	als Filing for Bankruptcy (Official Form 107)?
Di	a you attach additions	ai pages to <i>rour Statement</i>	VI FINANCIAI ANAIIS IVI INVIVIQUE	is i mig for buildings (official Form 1917)
	No			
]Yes			
-	 -			
Di	d you pay or agree to	pay someone who is not a	n attorney to help you fill out bar	skruptcy forms?
-	·			
***************************************	No			
	Yes. Name of person	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
				Doubleton, and dignature (Smolar) on Frey.
1				

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Debtor 1

Jessenia

First Name

Middle Name

Document	1 age 30 01 02
DeJesus	Case Number (if known)

expired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Formation below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). The your unexpired personal property leases in a manual property leases in a manual property leases in a manual property lease in a man	
may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). By your unexpired personal property leases In name: Sign of leased It ion of leased It ion of leased	Will the lease be assumed? No Yes No Yes
your unexpired personal property leases name: tion of leased name: tion of leased	No Yes No Yes
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Sign Below	990mm070mccoccd 2.5.5.0 TELEGRAP 1.5.5.3 million 2007 in 26-27 State 2.5 million 2.5 milli
ty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and an	ny
perty that is subject to an unexpired lease.	
sena be Cloud Signature of Debtor 2	
Dated: <u>(73 / 15 /</u> 20 / U Date	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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DISCLAIMER Debitors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the "debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets nd of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 03/ 15 /2016

Jessenia E DeJesus

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jessenia E DeJesus / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: *O*ろ/ *は*/2016

Jessenia É DeJesus

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Deb	tor 1	Jessenia	E	DeJe	esus		Case N	Number (if kno	own)				
		First Name	Middle Name	Last Na	ime								
							Colun Debte	903b543au865.3A.75558		Column Debtor non-fili	COTTO, DAZL SEPPLOYEESINGS		
8. !	Unem	ployment com	pensation					\$0.00			\$0.00		
	Do not	enter the amo	ount if you contend that the am curity Act. Instead, list it here:	ount received was	a benefit		_	Ψ0.00			Ψ0.00		
	For yo	ou		•••••									
	For yo	our spouse											
			ent income. Do not include any ocial Security Act.	amount received	that was a			\$0.00			\$0.00		
	Do no as a v	t include any l rictim of a war	ner sources not listed above. So benefits received under the So crime, a crime against humanif ary, list other sources on a sepa	cial Security Act or ty, or international	payments receiv or domestic								
	10a							\$0.00		\$	0.00		
	10b						\$	0.00			\$0.00		
	10c. T	otal amounts f	from separate pages, if any.					\$0.00			\$0.00		
			I current monthly income. Add ne total for Column A to the total		0 for each			\$2,287.20	+		\$0.00 =	<u> </u>	\$2,287.20
	;												
P	art 2:	Determin	e Whether the Means Test Appl	ies to You									
12.	Calcu	late vour cur	rent monthly income for the ye	ear. Follow these s	teps:								
•		-	al current monthly income from		•		Сору	line 11 here	е		12a.	******	\$2,287.20
		Multiply by 12	the number of months in a ye	ear).								*************	x 12
	12b.	The result is y	our annual income for this par	t of the form.							12b.		\$27,446.40
13.	Calcu	late the media	an family income that applies	to you. Follow the	se steps:								
	Fill in	the state in wi	nich you live.		IL								
	Fill in	the number of	people in your household.		2								
	To fin	d a list of appl	mily income for your state and icable median income amounts form. This list may also be avai	s, go online using th	ne link specified	in the separate					13.	,	\$63,820.00
14.	How	do the lines c	ompare?										
	14a.	x Line 12b is Go to Part 3	less than or equal to line 13. O	n the top of page 1	, check box 1, 7	There is no presui	mption	of abuse.					
	14b.		more than line 13. On the top of and fill out Form 122A-2.	of page 1, check bo	ox 2, The presur	nption of abuse is	s deten	mined by Fo	rm 12	2A-2.			
Р	art 3:	Sign Beld	DW .										
CONTRACTOR	,	By signing he	One, I declare under penalty of p	ue)	rmation on this s	tatement and in a	iny atta	chments is t	true ar	nd correc	t.		
w.w.w.w.w.w.w.w.w.w.w.w.		Date:: <u>(</u>	03/ <u>15</u> /2016										-
		If you checke	d line 14a, do NOT fill out or fil	e Form 122A-2.									
***************************************		If you checke	d line 14b, fill out Form 122A-2	and file it with this	form.								

Form B 201A, Notice to Consumer Debtor(s)

In re Jessenia E DeJesus / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>03 / /5</u> /2016

Jessenia 🖹 DeJesus

X Date & Sign

Dated: <u>// // /2</u>016

Attorney: Laura R. Caputo

Form B 201A, Notice to Consumer Debtor(s)

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